## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cross, et al.

Serial No.:

Unassigned

Group Art Unit:

Unassigned

Filed:

March 24, 2004

Examiner:

Unassigned

For:

METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL

INFORMATION PROCESSING

Atty Dkt. No.:

86,624-009

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

## INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97

Dear Sir:

Applicant submits this Information Disclosure Statement in accordance with the duty of disclosure under 37 C.F.R. §1.56 and §1.97-1.98 C.F.R. §1.56 and §1.97-1.98. Enclosed herewith is the List of Patents for Applicant's Information Disclosure Statement (PTO-1449).

Inasmuch as each of the references listed on attached Form PTO-1449 is in English, no further commentary by Applicant is believed necessary, 37 C.F.R. §1.98(a)(3). Applicant respectfully solicits the Examiner's consideration of the cited references and entry thereof into the record of this application.

Applicant, by submitting this Information Disclosure Statement, is attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Information Disclosure Statement is not intended to constitute an admission that any of the enclosed references, or other information referred to therein, is otherwise "material to patentability," as that term is defined in that section.

Respectfully submitted,

Adam B. Strauss

Reg. No. 43,167

DYKEMA GOSSETT PLLC 39577 Woodward Ave, Suite 300

Bloomfield Hills, MI 48304

(248) 203-0764

Attorney for Applicant

Dated: March 24, 2004

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## INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional) 86,624-009	Application Number			
Applicant(s) Cross, et al.	22.000.00			
Filing Date	Group Art Unit			
03/24/04	Unassigned			

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				U.S. PAT	ENT DOCUMENTS						
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE		NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE			
		US-6,260,024 B1	07-2001	Shkedy Webber, Jr. Conklin, et al.		705/37					
		US-6,167,378	12-2000			705/8					
		US-6,332,135 B1	12-2001			705/80	705/80				
				FOREIG	N PATENT DOCUMEN	TS					
	REF	DOCUMENT NUMBER	DATE		COUNTRY	CLASS	SUBCLASS	Translation			
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			<u> </u>	OTHER	DOCUMENTS (Include	ding Author Tide D	ato Boutinant Ba	nas Eta l	<u></u>		
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EXAMINER				DATE CONSIDERED							
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